

**Information to identify the case:**

Debtor 1	<u>Paul M Struhl</u>	Social Security number or ITIN	xxx-xx-5692
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-13466-JKS		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Paul M Struhl

5/26/17

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Paul M Struhl  
 Debtor

Case No. 17-13466-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 15

Date Rcvd: May 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2017.

db	+Paul M Struhl, 7 Millay Court, Teaneck, NJ 07666-6485
cr	Courts of Glenpointe Condominium Association, Inc., c/o Stark & Stark, A Professional Corpor,
	PO Box 5315, Lawrenceville, NJ 08648
516661196	+1st National Bank of Omaha, PO Box 3412, Omaha, NE 68103-0412
516661198	+Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
516661200	+Bureau of Accounts Contr, PO Box 538, Howell, NJ 07731-0538
516661203	#+Dr. Constantine Rozakis, 357 Prospect Avenue, Hackensack, NJ 07601-2519
516661204	+Midland Funding, 2365 Northside Drive, #300, San Diego, CA 92108-2709
516661205	+Township of Teaneck, Teaneck Tax Collector, Teaneck Municipal Building,
	818 Teaneck Road, #2, Teaneck, NJ 07666-4599
516661208	+Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust,
	1114 Avenue of the Americas, 27th Floor, New York, NY 10036-7772

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov May 26 2017 22:11:50	U.S. Attorney, 970 Broad St.,
	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534	
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 26 2017 22:11:46	United States Trustee,
	Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,	
	Newark, NJ 07102-5235	
516661197	+EDI: AMEREXPR.COM May 26 2017 21:48:00	American Express, PO Box 981537,
	El Paso, TX 79998-1537	
516661199	EDI: BANKAMER.COM May 26 2017 21:48:00	Bank of America, P.O. Box 982238,
	El Paso, TX 79998	
516661201	+EDI: CAPITALONE.COM May 26 2017 21:48:00	Capital One, PO Box 30285,
	Salt Lake City, UT 84130-0285	
516661206	+EDI: CITICORP.COM May 26 2017 21:48:00	Universal Card/Citibank, PO Box 6241,
	Sioux Falls, SD 57117-6241	

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516661202	Courts of Glen Pointe Condominium Assoc
516661207	US Bank

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 28, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2017 at the address(es) listed below:

Brian C. Nicholas	on behalf of Creditor	Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as trustee for Hilldale Trust	bnicholas@kmlawgroup.com,	
bkgroupp@kmlawgroup.com		
David S. Catuogno	on behalf of Debtor Paul M Struhl	david.catuogno@leclairryan.com
John Sywilok	sywilokattorney@sywilok.com,	nj26@ecfcbis.com
John Sywilok	on behalf of Trustee John Sywilok	sywilokattorney@sywilok.com,
	nj26@ecfcbis.com	
Melissa A Volet, I	on behalf of Creditor	Courts of Glenpointe Condominium Association, Inc.
mvolet@stark-stark.com		
U.S. Trustee.	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 6